

CLAIMS

1. (Currently Amended) In a computer system including a clearinghouse component, a nonprofit component having one or more nonprofits, a supporter component having one or more supporters, and a merchant component having one or more merchants, with the clearinghouse component connecting the other three components via a variety of entry terminals, the clearinghouse component having recorded therein an individual identification number (ID) for each of the one or more supporters and identifications of each of said one or more nonprofits and said one or more merchants, a computerized method comprising:

in said computer system, at an entry terminal of a merchant in a transaction, entering and recording an ID and an amount spent by a supporter at the merchant, the ID incorporated into a transaction card, the transaction card not associated with a traditional credit card;

uploading the ID and the amount entered to an independently supported central clearinghouse component, wherein a program in said clearinghouse component has recorded therein, in computer code, a determination by said merchant of the amount of rebate available from said merchant, the central clearinghouse component not associated with or controlled by the nonprofit component, the supporter component or the merchant component;

deducting in the central clearinghouse rebates determined by said merchant on the basis of purchases of the supporter from said merchant and to be paid by the merchant; and

in the central clearinghouse, forwarding to an account of said nonprofit, the calculated and deducted rebates to a nonprofit selected by the supporter as entered in the central clearinghouse, the central clearinghouse enrolling the one or more nonprofits, the one or more supporters and the one or more merchants.

2. (Currently Amended) A computerized method of accumulating credits for one or more organizations, comprising:

recording assigned identifications to one or more supporters, one or more merchants, and one or more organizations in a processor system, the identifications assigned to the one or more supporters incorporated into a transaction card, the transaction card not associated with a

traditional credit card;

in the processor system, associating the identification of a supporter with a merchant and associating a supporter with an affiliated organization in response to each transaction between a merchant and a supporter;

in the processor system, deducting and recording rebates determined by the merchant and to be paid by the merchant from a purchase of the supporter from said merchant in a transaction; and

with the processor system, crediting the rebate deducted from purchases of the supporter from said merchant in said transaction to an organization affiliated in the processor system by said supporter, the processor system not controlled by the one or more organizations the one or more supporters, or the one or more merchants, the processor system enrolling the one or more supporters, the one or more merchants and the one or more organizations.

3. (Previously Presented) The method as in claim 2, wherein the steps of recording assigned identification are performed at a remote terminal of a merchant; and

the steps of associating, deducting, and crediting are performed in the processor system of a central clearinghouse.

4. (Previously Presented) The method as in claim 2, wherein the organization is a nonprofit body, the one or more supporters shop at the one or more merchants, and the one or more merchants agree to have the processor system pay the rebates of the merchant to the nonprofit body determined by the purchaser.

5. (Previously Presented) The method as in claim 2, further comprising assigning identifications to each of said one or more supporters, to each of said one or more merchants, and to each of said one or more organizations.

6. (Previously Presented) The method as in claim 3, wherein each the step of recording includes uploading each transaction to said clearinghouse and the step of crediting includes

downloading accumulated rebates to said organizations.

7. (Currently Amended) A computerized method comprising the steps of:

maintaining, in a system and in computer code, individual identifications assigned to one or more organizations and individual identifications assigned to one or more supporters and individual identifications assigned to one or more merchants, the identifications assigned to one or more supporters incorporated into a transaction card, the transaction card not associated with a traditional credit card;

in the system and in computer code, maintaining a schedule of rebates determined to be contributed by each of the one or more the merchants;

in the system, collecting from the merchant, in computer code, during a transaction between a supporter and a merchant, the identifications of the supporter and the merchant;

determining, at the time of the transaction, if the transaction involves a rebate to one or more of the one or more organizations;

calculating, in computer code, the rebates due from the merchant; and

in the system, crediting the amount of rebates determined by the one or more merchants, to the one or more organizations selected by the one or more supporters.

8. (Currently Amended) A computerized method, comprising:

in computer code, maintaining in a an independently supported clearinghouse computer network, identification of merchants, identification of supporters associated with the merchants, and identification of nonprofit organizations selected by the supporters, the clearinghouse computer network not associated with or controlled by the merchants, the supporters or the nonprofit organizations, the identification of support associated with the merchants incorporated into a transaction card, the transaction card not associated with a traditional credit card;

in computer code, maintaining in said clearinghouse computer network a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates from the merchants by said clearinghouse computer network to said nonprofit organizations; and

said clearinghouse computer network crediting rebate calculations determined by said merchants, to said nonprofit organizations selected by said supporters, wherein the clearinghouse computer network enrolls the merchants, the supporters, and the nonprofit organizations.

9. (Previously Presented) The method as in claim 8, wherein said clearinghouse computer network is connected to remote terminals of the merchants, and the step of maintaining identification of supporters includes enrolling of supporters associated with the merchants and is performed at the remote terminals of the merchants; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, is performed in the central clearinghouse.

10. (Previously Presented) The method as in claim 9, wherein the nonprofit organization is a nonprofit body, the supporters shop at the merchants, and the merchants agree to have the central clearinghouse pay the rebates to the nonprofit body.

11. (Previously Presented) The method as in claim 9, wherein the step of having payments credited includes uploading each transaction to said clearinghouse and downloading accumulated payments to said remote terminals at said nonprofit organizations.

12. (Previously Presented) The method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the nonprofit organizations, and the step of maintaining identification of supporters includes enrolling supporters associated with the nonprofit organizations and is performed from remote terminals of the nonprofit organizations; and

information concerning enrolling supporters is uploaded by said remote terminals of the nonprofit organizations to a database in said central clearinghouse computer network.

13. (Previously Presented) The method as in claim 12, wherein said clearinghouse computer network includes a central clearinghouse, said transactions define shopping activity of said supporters, and said payments represent calculated rebates, and said clearinghouse downloads reports on the shopping activity and calculated rebates due said nonprofit organizations to remote terminals operated by the nonprofit organizations.

14. (Previously Presented) The method as in claim 8, wherein said clearinghouse computer network includes remote terminals operated by said supporters and said step of:
maintaining identifications of supporters includes supporters using said remote terminals to enroll themselves and select a nonprofit organization that will receive payments based on the calculated rebates; and

information concerning said enrollment is uploaded from said remote terminals to a database in said central clearinghouse computer.

15. (Previously Presented) The method as in claim 14, wherein said clearinghouse computer network includes a central clearinghouse that downloads reports on the transactions in the form of shopping activity and calculated rebates credited to said nonprofit organizations to remote terminals operated by said supporters.

16. (Previously Presented) The method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the nonprofit organizations, and the step of maintaining identifications of supporters associated with the nonprofits organizations includes recording the identifications and is performed from the remote terminals of the nonprofit organizations; and

said recording constitutes enrollment information and is uploaded by said nonprofit remote terminals to a database in said central clearinghouse computer.

17. (Previously Presented) The method as in claim 12, wherein said clearinghouse computer network includes a central clearinghouse that downloads reports on the

shopping activity and calculated rebates due said nonprofits to remote terminals operated by the nonprofit organizations.

18. (Previously Presented) The method as in claim 8, wherein said clearinghouse computer network includes remote terminals operated by supporters to enroll themselves and to select a nonprofit organization that will receive the calculated rebates; and
said enrollment information is uploaded by said remote terminals to a database in said central clearinghouse computer.

19. (Previously Presented) The method as in claim 14, wherein said clearinghouse computer network includes a central clearinghouse that downloads reports on the shopping activity and calculated rebates due said nonprofits to remote terminals operated by said supporters.

20. (Currently Amended) The method as in claim 8, wherein said process of maintaining the identification of the merchants, identification of the supporters, and identification of the nonprofit organizations includes ~~enrolling of the merchants, of the supporters, and of the nonprofit organizations, as well as~~ recognizing the merchants, the supporters, and the nonprofit organizations during said transactions.

21. (Previously Presented) The method as in claim 15, wherein said clearinghouse computer network includes remote terminals at the nonprofit organizations, and the
enrolling of supporters associated with the nonprofit organizations is performed at the remote terminals of the nonprofit organizations; and
said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates from the merchants by the central clearinghouse to said nonprofit organizations, is performed in the central clearinghouse.

22. (Previously Presented) The method as in claim 15, wherein said clearinghouse computer network includes remote terminals at the nonprofit organizations, and the maintaining identifications include enrolling of supporters and the merchants and are performed from the remote terminals of the nonprofit organizations; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates of the merchants by the central clearinghouse to said nonprofit organizations, are performed in the central clearinghouse.

23. (Previously Presented) The method as in claim 15, wherein said clearinghouse computer network includes remote terminals of the supporters, and the steps of maintaining include enrolling of nonprofit organizations are performed at the remote terminals of the supporters; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

24. (Previously Presented) The method as in claim 15, wherein said clearinghouse computer network includes remote terminals at the supporters, and the steps of maintaining include enrolling of nonprofit organizations associated with the merchants and are performed at the remote terminals of the supporters; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates from the merchants by the central clearinghouse to said nonprofit organizations, are performed in the central clearinghouse.

25. (Previously Presented) The method as in claim 15, wherein said clearinghouse computer network includes a central clearinghouse, and the steps of maintaining include

enrolling of supporters associated with the nonprofit organizations and are performed at the central clearinghouse; and

the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates from the merchants by the central clearinghouse to said nonprofit organizations, are performed in the central clearinghouse.

26. (Previously Presented) The method as in claim 15, wherein said clearinghouse computer network includes a central clearinghouse, and the steps of maintaining include enrolling of merchants associated with the supporters and are performed at the central clearinghouse; and

the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates from the merchants by the central clearinghouse to said nonprofit organizations, are performed in the central clearinghouse.

27. (Previously Presented) The method as in claim 15, wherein said clearinghouse computer network includes a central clearinghouse, and the steps of maintaining include enrolling of supporters associated with the merchants and nonprofit organizations are performed at the central clearinghouse; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates from the merchants by the

central clearinghouse to said nonprofit organizations, are performed in the central clearinghouse.

28. (Previously Presented) The method as in claim 1, wherein the clearinghouse component has recorded therein in computer code the determination of said merchant of the amount of rebate available from said merchant, further including the determination of said merchant of the nonprofits to receive rebates from said merchant, the supporters who qualify for rebates by said merchant, and the required activity needed to qualify for a rebate; and the step of

calculating in the central clearinghouse rebates determined by said merchant on the basis of purchases of the supporter from said merchant and to be paid from the merchant by the central clearinghouse to the nonprofit includes agreeing on the supporters who qualify for rebates by said merchant, and the required activity needed to qualify for a rebate.

29. (Canceled).

30. (Previously Presented) The method as in claim 1, further comprising said nonprofits encoding and entering data in said clearing house component to enroll supporters and enroll supporters with one or more merchants where the supporters will shop.

31. (Currently Amended) In a computer system including a clearinghouse component, an organization component having one or more organizations affiliated with one or more supporters, a supporter component having one or more supporters affiliated with one or more of the organizations, and a merchant component having one or more merchants, with the clearinghouse component and the merchant component being connected via one or more entry terminals, said computer system and said components, the clearinghouse component having recorded therein in computer code an individual identification number (ID) for each of the one or more supporters and identifications of each of said one or more organizations and said one or more merchants, the clearinghouse component also having recorded therein in computer code information as to the selected relationship of each of said one or more supporters and said one or more organizations with each other, a method comprising:

in said computer system, at an entry terminal of a merchant in a transaction, entering an ID and an amount spent by a supporter at the merchant in computer code, the transaction occurring independent of a credit card transaction;

in computer code, uploading the entered ID and the entered amount to an independently supported central clearinghouse component, wherein said clearinghouse component has recorded therein, in computer code, a determination by said merchant of the amount of rebate available from said merchant, the clearinghouse component not associated with or controlled by the

organization component, the supporter component, or the merchant component;

in computer code, calculating in the clearinghouse component a rebate determined by said merchant on the basis of the transaction to be paid from the merchant by the clearinghouse component to the organization component; and

the clearinghouse component deducting from the amount entered in the transaction from said merchant the calculated rebates determined by the merchant and in computer code the clearinghouse component forwarding to said organization component the calculated and deducted rebates to be paid from the merchant by the clearinghouse component to said organization on the basis of the selected relationship between the supporters and the organization,

the clearinghouse component enrolling the one or more supporters, the one or more organizations and the one or more merchants.

32. (Previously Presented) The method as in claim 31, wherein the rebate to be paid from the merchant by the clearinghouse component to the organization is calculated at the clearinghouse in computer code on the basis of the amount entered in the transaction.

33. (Previously Presented) The method as in claim 32, wherein the calculated rebate to be paid from the merchant by the clearinghouse component is also calculated at the clearinghouse in computer code on the basis of amounts in prior transactions by the consumer at the merchant.

34. (Previously Presented) The method as in claim 33, wherein the rebate to be paid from the merchant by the clearinghouse component is also calculated on the basis of arrangement with the organization component.

35. (Previously Presented) The method as in claim 31, wherein the organization component is a nonprofit component having a plurality of nonprofits.

36. (Previously Presented) The method as in claim 31, wherein said organization

component includes one or more organizations each of which is a nonprofit.

37. (Previously Presented) The method as in claim 31, wherein the organization component includes a nonprofit body, the one or more supporters shop at the one or more merchants, and the one or more merchants agree to pay rebates from the merchant by the clearinghouse component to the nonprofit body.

38. (Previously Presented) The method as in claim 31, wherein the step of forwarding further includes downloading, in computer code, data concerning accumulated rebates.

39. (Previously Presented) The method as in claim 31, wherein each transaction defines shopping activity, and said clearinghouse component downloads reports on shopping activity and the step of forwarding includes sending reports, in computer code, of rebates to the merchant.

40. (Previously Presented) The method as in claim 31, wherein the step of uploading occurs on-line during a transaction.

41. (Previously Presented) The method as in claim 31, wherein the step of uploading occurs on a batch basis at a time other than a transaction.

42. (Previously Presented) The method as in claim 31, wherein the program in said clearinghouse component has recorded therein in computer code a determination of said merchant of the amount of rebate available from said merchant, further including the determination of said merchant of the amount of the rebate, the supporters who qualify for rebates from said merchant, and the required activity needed to qualify for a rebate; and

the step of calculating in the clearinghouse component rebates includes using the determination by said merchant on the basis of purchases of the supporter from said merchant and to be paid from the merchant by the clearinghouse component to the nonprofit includes and on the supporters who qualify for rebates by said merchant, and the required activity needed to

qualify for a rebate.

43. (Previously Presented) The method as in claim 31, further comprising a step of enrolling and establishing a supporter ID using an entry terminal to select one or more organizations that will receive payments based on the calculated rebates; and

information concerning said enrolling step is uploaded, by said entry terminal used during the step enrolling, to a database in said clearinghouse component.

44. (Previously Presented) The method as in claim 42, wherein said clearinghouse component includes a central clearinghouse that downloads reports on the transaction in the form of shopping activity and calculated rebates due said nonprofit organization to a remote terminal operated by said supporter.

45. (Previously Presented) The method as in claim 44, wherein the step of enrolling a supporter is performed at a remote terminal of an organization; and

information concerning enrolling of the supporter is uploaded by a remote terminal of the organization to a database in the clearinghouse component.

46. (Previously Presented) The method as in claim 44, wherein said clearinghouse component allows a supporter to enroll and to select an organization that will receive the calculated rebates.

47-54. (Cancelled).